

REMARKS

Rejection of Claims – 35 USC 103

Claims 1 - 20 are examined. In this office action Claims 1-3, 5-6, 8, 9, 13 and 16-18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Suzuki (US 6,612,488) in view of Piosenka et al. (US 4,993,068). Claims 4 and 7 are rejected under 35 U.S.C 103(a) as being unpatentable over Suzuki as modified by Piosenka as applied to claim 1 above, and further in view of Simonds (US 2002/0023027). Claim 10 is rejected under 35 U.S.C 103(a) as being unpatentable over Suzuki as modified by Piosenka as applied to claim 1 above, and further in view of Barnes et al (US 5,465,386). Claim 11 is rejected under 35 U.S.C 103(a) as being unpatentable over Suzuki as modified by Piosenka as applied to claim 1 above, and further in view of Zele et al (US 5,734, 975). Claim 13 is rejected under 35 U.S.C 103(a) as being unpatentable over Suzuki as modified by Piosenka as applied to claim 1 above, and further in view of Chesarek (US 4,386, 266). Claims 14 and 15 are rejected under 35 U.S.C 103(a) as being unpatentable over Suzuki as modified by Piosenka as applied to claim 1 above, and further in view of Zhou et al (US 5,796, 858). Claims 19 and 20 are rejected under 35 U.S.C 103(a) as being unpatentable over Suzuki as modified by Piosenka as applied to claim 1 above, and further in view of Ouimet et al (US 6,823,317).

The examiner is appreciated for the thoughtful examination. In the foregoing amendments, claim 1 has been amended and claims 21-22 have been added to further distinguish from the cited references. Reconsideration of the pending claims 1-20 and consideration of new claims 21-22 is kindly requested.

As amended claim 1 now clearly recites:

A method of authenticating a transaction, the method comprising:

- causing a separate unit to communicate with a device ,
- the separate unit being secured and independently
- operating from the device, the separate unit configurable to include a first
- biometric sensor to obtain first biometric characteristics of a user, the first
- biometric characteristics physically representing the user;

initiating a transaction request using the device;
encrypting the request;
communicating the encrypted request to a third party through the device;
and
receiving a signal at the separate unit via the device to authenticate the transaction, wherein the separate unit is caused to request personalized data from the user associated with the device, the separate unit is not to encrypt the transaction but to authenticate the transaction between the device and the third party only when the biometric characteristics of the user is verified, the transaction can only be authenticated when the personalized data is authenticated in the separate unit.

Suzuki, Piosenka, Simonds, Barnes, Zele, Cherasek, Zhou and Ouimet fail to teach that the signal or code can be encrypted using a one-way encryption algorithm using one of or a combination of atomic clock, biometric input and unique session keys during transmission. Also, they all fail to teach the use of challenge-response protocol for authentication. The security steps described in the cited references cannot be compared to the proposed method of user authentications and encryptions in order to protect accurately each transmission and securely authenticate the user. Zele's privacy feature is completely unrelated to authentication and encryption of transmission. Zele's representation of a Private Line represents a muted step; whereas in our invention, Private Line represents a secure step in means of secure transmission on a predefined transmission paths and not telephonic switching capabilities.

In view of the above amendment, additions and remarks, the Applicant believes that Claims 1-22 shall be in condition for allowance over the cited references. Early and favorable action is being respectfully solicited.

If there are any issues remaining which the Examiner believes could be resolved through either a Supplementary Response or an Examiner's Amendment, the Examiner is respectfully requested to contact the undersigned at (561)674-2755.

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Mail Stop Amendment, COMMISSIONER FOR PATENTS, P. O. Box 1450, Alexandria, VA 22313-1450, on January 4, 2007.

Joe Zheng , August 03, 2007
/ joe zheng / Date of Signature

Respectfully submitted,



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